

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Michelle Ann Collier  
Debtor

Case No. 18-03505-HWV  
Chapter 13

District/off: 0314-1  
Date Rcvd: Oct 06, 2023

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 27

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 08, 2023:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Michelle Ann Collier, 885 Creek Road, Carlisle, PA 17015-8966
5457637	+ Attorneys for BARCLAYS MORTGAGE TRUST, 2021-NPL1, MORTGAGE-BACKED, 8 Neshaminy Interplex, Suite 215, Trevose, PA 19053-6980
5126184	Ditech Financial LLC, P.O. Box 6154, Rapid City, SD 57709-6154
5098700	Ditech Financial, LLC, P.O. Box 6172, Rapid City, SD 57709
5098702	+ Gideon Byler, 11346 Tanyard Hill Rd., Orrstown, PA 17244-9612
5098706	+ Members First FCU-VISA, Customer Service, P.O. Box 30495, Tampa, FL 33630-3495
5122414	+ PPL Electric Utilities, 827 Hausman Road, Allentown, PA 18104-9392
5098709	+ Pinnacle Health/Carlisle RMC, P.O. Box 2353, Harrisburg, PA 17105-2353
5098713	+ Timothy D'Angelo, 4611 Tarryton Rd., Harrisburg, PA 17109-1619
5098714	+ UPMC Pinnacle Carlisle, 361 Alexander Spring Road, Carlisle, PA 17015-6940

TOTAL: 10

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
5098699	+ EDI: CCS.COM	Oct 06 2023 22:39:00	CCS, P.O. Box 337, Norwood, MA 02062-0337
5122547	EDI: DIRECTV.COM	Oct 06 2023 22:39:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
5098701	+ Email/Text: data_processing@fin-rec.com	Oct 06 2023 18:40:00	Financial Recovery Services, P.O. Box 385908, Minneapolis, MN 55438-5908
5116741	EDI: JEFFERSONCAP.COM	Oct 06 2023 22:39:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
5098703	EDI: JEFFERSONCAP.COM	Oct 06 2023 22:39:00	Jefferson Capital, 16 McLeland Road, Saint Cloud, MN 56303
5098704	^ MEBN	Oct 06 2023 18:37:28	KML Law Group, P.C., Suite 5000-BNY Indep. Ctr., 701 Market Street, Philadelphia, PA 19106-1541
5098705	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 06 2023 18:41:55	LVNV Funding, LLC, c/o Resurgent Capital Svcs., P.O. Box 1269, Greenville, SC 29602-1269
5109376	Email/PDF: resurgentbknotifications@resurgent.com	Oct 06 2023 18:41:19	LVNV Funding, LLC its successors and assigns as, assignee of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5122654	+ Email/Text: unger@members1st.org	Oct 06 2023 18:40:00	Members 1st FCU, 5000 Louise Drive, Mechanicsburg, PA 17055-4899
5098707	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 06 2023 18:40:00	Midland Funding LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710

5117980	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 06 2023 18:40:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
5281711	Email/Text: mtgbk@shellpointmtg.com	Oct 06 2023 18:40:00	NewRez LLC d/b/a, P.O. Box 10826, Greenville, SC 29603-0826, NewRez LLC d/b/a, P.O. Box 10826, Greenville, SC 29603-0826
5281710	Email/Text: mtgbk@shellpointmtg.com	Oct 06 2023 18:40:00	NewRez LLC d/b/a, P.O. Box 10826, Greenville, SC 29603-0826
5098710	^ MEBN	Oct 06 2023 18:37:20	PPL Electric Utilities, 2 N. 9th Street, CPC-GENN1, Allentown, PA 18101-1139
5098711	+ Email/Text: BankruptcyMail@questdiagnostics.com	Oct 06 2023 18:40:00	Quest Diagnostics, P.O. Box 740775, Cincinnati, OH 45274-0775
5126669	+ Email/Text: bncmail@w-legal.com	Oct 06 2023 18:40:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
5098712	+ EDI: WTRRNBNK.COM	Oct 06 2023 22:39:00	TD Bank USA/Target, P.O. Box 673, Minneapolis, MN 55440-0673

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5098708	##+	Penn Credit Corp., 916 S. 14th Street, Harrisburg, PA 17104-3425

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 08, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 6, 2023 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWeclf@pamdl3trustee.com
James Warmbrodt	on behalf of Creditor Ditech Financial LLC bkgroup@kmllawgroup.com
James Warmbrodt	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing bkgroup@kmllawgroup.com
Jill Manuel-Coughlin	on behalf of Creditor BARCLAYS MORTGAGE TRUST 2021-NPL1 MORTGAGEBACKED SECURITIES, SERIES 2021-NPL1, BY U.S. BANK NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE bankruptcy@powerskirn.com
Karina Velter	

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on behalf of Creditor BARCLAYS MORTGAGE TRUST 2021-NPL1 MORTGAGEBACKED SECURITIES, SERIES 2021-NPL1, BY U.S. BANK NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE karina.velter@powerskirk.com, brausch@pincuslaw.com

Kevin Buttery  
on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing kbuttery@rascrane.com

Philip Charles Briganti  
on behalf of Debtor 1 Michelle Ann Coller pbriganti@pa.net

United States Trustee  
ustpregion03.ha.ecf@usdoj.gov

TOTAL: 8

**Information to identify the case:**

Debtor 1 **Michelle Ann Coller**  
First Name Middle Name Last Name  
Debtor 2  
(Spouse, if filing)  
First Name Middle Name Last Name  
United States Bankruptcy Court Middle District of Pennsylvania  
Case number: **1:18-bk-03505-HWV**

Social Security number or ITIN xxx-xx-8466  
EIN \_\_\_\_\_

Social Security number or ITIN \_\_\_\_\_  
EIN \_\_\_\_\_

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michelle Ann Coller

By the  
court:

10/6/23



Henry W. Van Eck, Chief Bankruptcy  
Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**